

Caption in Compliance with D.N.J. LBR 9004-1(b)

CXE 22-028630  
LOGS Legal Group LLP  
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Elizabeth L. Wassall, Esq. 023211995  
ATTORNEYS FOR LAKEVIEW LOAN SERVICING,  
LLC

In Re:

KANAD CHATTERJEE AND SWARNALI GHOSH,  
DEBTORS



Order Filed on February 15, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 19-28802-CMG

Judge: HONORABLE CHRISTINE M.  
GRAVELLE

Chapter: 13

### CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: February 15, 2023

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

This matter being opened to the Court by LOGS Legal Group LLP, Attorneys for Lakewood Loan Servicing, LLC, hereinafter "Secured Creditor", upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtors to make post-petition payments on a mortgage obligation, and due notice of said Motion and the supporting Certification having been given to the Trustee, the Debtors and the attorney for the Debtors, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. As of February 8, 2023, Debtors are delinquent in post-petition payments for the months of May 1, 2022 through September 1, 2022 in the amount of \$3,092.00 each, and October 1, 2022 through and including February 1, 2023 in the amount of \$3,215.62 each, less a suspense balance of \$1,141.42, for a total post-petition delinquency amount of \$30,396.68 due to Secured Creditor.

2. To cure the post-petition delinquency of \$30,396.68, as outlined in Paragraph one (1) above, Debtors agree to remit \$20,000.00 directly to Secured Creditor within seven (7) days of entry of this Consent Order, and then the remaining \$10,396.68 directly to Secured Creditor within thirty (30) days of entry of this Consent Order.

3. Starting March 1, 2023, Debtors shall also maintain all contractually due post-petition payments, which currently amount to \$3,215.62 monthly, directly to Secured Creditor.

4. Debtors shall reimburse Secured Creditor \$1,050.00 in attorney fees and \$188.00 in courts costs through their remaining Chapter 13 Plan. *The Trustee shall amend his/her records to reflect same and shall set up on the Trustee's ledger.*

5. If the Debtors fail to make any payments detailed in this Consent Order within fifteen (15) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may send Debtors and Debtors' Counsel a written notice of default of this Consent Order. If the default is not cured within ten (10) days of such notice, Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by submitting a Certification of Default to the Bankruptcy Court, specifying the Debtors' failure to comply with this Consent Order, with a copy of any application, supporting certification, and proposed Order to be served on the Chapter 13 Standing Trustee, Debtors' Counsel and Debtors as required by the local bankruptcy rules.


6. In the event the instant bankruptcy proceeding is dismissed or discharged, this Consent Order shall be terminated and have no further force or effect.

We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor

  
\_\_\_\_\_  
Robert C. Nisenson, Esquire  
Attorney for the Debtors

Date: 2-14-2023

Date: \_\_\_\_\_

In re:  
Kanad Chatterjee  
Swarnali Ghosh  
Debtors

Case No. 19-28802-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 15, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kanad Chatterjee, Swarnali Ghosh, 36 Elizabeth Avenue, Edison, NJ 08820-3951

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Ashley Pascuzzi	on behalf of Creditor LakeView Loan Servicing LLC ecfnofices@grosspolowy.com
Ashley Pascuzzi	on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper as servicing agent for Lakeview Loan Servicing LLC ecfnofices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor LakeView Loan Servicing LLC ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com

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User: admin

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Total Noticed: 1

Elizabeth L. Wassall

on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper as servicing agent for Lakeview Loan Servicing LLC  
ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Robert C. Nisenson

on behalf of Debtor Kanad Chatterjee r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Robert C. Nisenson

on behalf of Joint Debtor Swarnali Ghosh r.nisenson@rcn-law.com  
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10